IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Applicants

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;

Ryan Lance Levin et al.

TC/A.U.

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Examiner Docket No.

Dilek B. Cobanoglu 7802-A07-003

Customer No.

33771

37 C.F.R. 1.132 DECLARATION

I, the undersigned, hereby declare the following:

- 1) My name is Michael Alexander Christelis.
- 2) I am 33 years of age.
- I reside at Number 2 Douglas Royale, 17 Douglas Road Bedfordview, Gauteng, South Africa.
- 4) I am a citizen of South Africa
- 5) Lourrently work as an Equity Research Analyst for UBS South Africa (Pty) Limited.
- I have an Honours degree in Actuarial Science from the University of the Witwatersrand (Wits) and I am fellow of the Institute of Actuaries and a CFA Charter Holder.
- 7) I have 2 years experience working in the aforementioned role. Previously I worked as an actuary at another Einancial Services company, "Investment Solutions" for 8 years.
- 8) I am the analyst who prepared the attached "UBS Investment Research Discovery Holdings Ltd." Report dated 11 January 2008. My opinions at that time about the quality of the Vitality Program are stated on page 12 of the Report. [My views on the Vitality Report have not changed.]

I, the undersigned, hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. '1001 and that such

willful false statements may jeopardize the validity of the application or any patent issued thereon.

Name: M CHRISTELIS

Signature(

Date: 16 Feb 2 2009